

Form 173 – hrggeneral

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20-14450-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicole D Reynolds  
13 Blossom Trail  
Sicklerville, NJ 08081

Social Security No.:  
xxx-xx-6190

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

NOTICE IS HEREBY GIVEN that a hearing in said cause shall be held before the Honorable Jerrold N. Poslusny Jr. on

Date: May 7, 2024  
Time: 11:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

to consider and act upon the following:

**108** – Certification in Opposition to Midfirst Bank certification of default (related document:107 Creditor's Certification of Default (related document:103 Order Resolving Creditor's Certification of Default) filed by Denise E. Carlon on behalf of MIDFIRST BANK. Objection deadline is 04/10/2024. (Attachments: # 1 Exhibit A – Order Curing Post-Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) filed by Creditor MIDFIRST BANK) filed by Barbara J. Snaveley on behalf of Nicole D Reynolds. (Snaveley, Barbara)

and transact such other business as may properly come before the meeting.

Dated: April 10, 2024  
JAN: kvr

Jeanne Naughton  
Clerk

In re:  
Nicole D Reynolds  
Debtor

Case No. 20-14450-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 10, 2024

User: admin  
Form ID: 173

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db	+ Nicole D Reynolds, 13 Blossom Trail, Sicklerville, NJ 08081-3064

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Barbara J. Snively	on behalf of Debtor Nicole D Reynolds jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Linda S. Fossi	on behalf of Creditor US Bank Cust/PC7 Firsttrust Bk lfossi@zeitlawfirm.com

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Date Rcvd: Apr 10, 2024

Form ID: 173

Total Noticed: 1

gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7